

**PROGRAM
SUMMARY**

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DEPARTMENT OF HOUSING PROGRAMS 1985 - 86

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INTRODUCTION

Homes provide physical and emotional shelter and are the largest single investment any of us will ever make. For these reasons the provincial government has a commitment to providing adequate, affordable housing at a reasonable cost to Nova Scotians.

The Department of Housing was established on November 9th, 1983 through Bill 66, an "Act Respecting Housing". The new Department replaces the Nova Scotia Housing Commission, an agency established in 1932, to encourage public and private housing initiatives and to make recommendations for improving housing conditions.

Because it was one of the first areas in Canada to be settled, Nova Scotia has a larger percentage of older housing than most other provinces. The Department has expanded its program and service portfolio to maintain the province's older housing stock, to serve special interest groups such as seniors, the handicapped and low to middle income families and to provide reasonably priced serviced land for potential homebuilders and contractors.

These programs have as their goal the improvement of conditions of disadvantaged individuals and groups in accordance with the Department's policy under Section 15(2) of the Charter of Rights. It should be noted that the housing programs available in Nova Scotia which are financed and delivered solely by Canada Mortgage and Housing Corporation are not included in this publication.

This booklet describes only the main features of each program. More detailed information on any of them may be obtained from the department's regional offices or from its head office.

NOVA SCOTIA DEPARTMENT OF HOUSING OFFICES

**Head Office,
Royal Bank Building,
46 Portland Street,
P.O. Box 815,
Dartmouth, N.S.,
B2Y 3Z3**

Telephone 424-4483

**Cape Breton Regional Office, serves - Cape Breton County
Provincial Building, - Inverness County
Prince Street, - Richmond County
P.O. Box 1267, - Victoria County
Sydney, N.S.,
B1P 6J9**

Telephone 539-6450 or toll free 1-539-9943

**Port Hawkesbury Field Office, serves - Port Hood
Provincial Building, - Louisdale
P.O. Box 149, - River Denys
Port Hawkesbury, N.S.
B0E 2V0**

Telephone: 625-0650

**Baille Ard Sales Office, serves - Baille Ard Land Assembly
661 Cottage Road,
Sydney, N.S.
B1P 6W6**

Telephone: 562-7658

**Central Regional Office, serves - Antigonish County
Maritime Building, - Colchester County
Provost Street, - Cumberland County
P.O. Box 481, - Guysborough County
New Glasgow, N.S. - Pictou County
B2H 5E5**

Telephone 755-5065 or toll free 1-752-0101

**Amherst Sub-Office, serves - Cumberland County
144 East Victoria Street,
P.O. Box 486,
Amherst, N.S.
B4H 4A1**

Telephone: 667-1161

NOVA SCOTIA DEPARTMENT OF HOUSING OFFICES
(Cont'd)

Metro Regional Office, serves - **Halifax County**
Bedford Towers, - **Hants County**
P.O. Box 280,
Bedford, N.S.,
B4A 2X2

Telephone: 835-9995 or toll free - 1-835-7438/7439

Forest Hills Sales Office, serves - **Forest Hills**
1 Circassion Drive, **Land Assembly**
Dartmouth, N.S.
B2W 4R2

Telephone: 434-2223/2224/2228

Millwood Village Sales Office, serves - **Millwood Village Land**
294 Beaverbank Cross Road, **Assembly and**
Middle Sackville, N.S. **Sackville Lakes Land**
Assembly

Telephone: 864-3232

Western Regional Office, serves - **Annapolis County**
166 Commercial Street, - **Digby County**
P.O. Box 1000, - **Kings County**
Middleton, N.S., - **Lunenburg County**
BOS 1P0 - **Shelburne County**
- **Queens County**
- **Yarmouth County**

Telephone 825-3482 or toll free - 1-825-3483

Liverpool Sub-Office, serves - **Lunenburg County**
267 Main Street, - **Shelburne County**
P.O. Box 1660, - **Queens County**
Liverpool, N.S.
BOT 1K0

Telephone: 354-2116 or toll free - 1-354-2294

LEASE PURCHASE HOUSING PROGRAM**RESPONSIBILITY:**

- Nova Scotia Department of Housing
- Canada Mortgage and Housing Corporation

PURPOSE:

To assist low and middle income Nova Scotia families to acquire homes.

ELIGIBILITY:

1. Client

- (a) The current maximum qualifying income is \$26,900.00. This is subject to periodic review.

2. Dwelling

- (a) Must be single-family dwelling, newly constructed and may be detached, semi-detached or one unit of row housing.
- (b) House plans, specifications, building lots and any repair work is approved by the Department of Housing in accordance with Canada Mortgage and Housing Corporation's regulations.

FORM OF ASSISTANCE:

- (a) The applicant acquires a housing unit through a Lease Purchase Agreement allowing the first occupant to purchase the home within the first nine (9) years of occupancy at the original capital cost, provided that prior to the completion of the unit he/she has contributed \$1,500.00 to the initial value of the unit.
- (b) No down payment.
- (c) Applicant pays 25 per cent of his/her income as rent and is responsible for any on-going maintenance and all utilities. The balance of the required payment will be provided by CMHC. The Department of Housing is responsible for any capital replacement, fire insurance and taxes.
- (d) after purchasing the home, the tenant must remain in the unit for a further five (5) years in order to qualify for all the appreciated value.

APPLICATION PROCEDURE:

Contact the Department of Housing office serving your area.

HOUSING AUTHORITIES**RESPONSIBILITY:**

- Nova Scotia Department of Housing
- Canada Mortgage and Housing Corporation,
- Relevant Municipality

PURPOSE:

Housing Authorities are established by Provincial Orders in Council to supervise and operate the Federal-Provincial Public Housing projects.

CONSTITUTION OF MEMBERSHIP:

The number of members appointed to a Housing Authority is determined by the size of the portfolio to be administered and the appointments to the Authority are made by the Minister of Housing. Appointees to a local Authority are selected by a nominating committee representing all three levels of government while in the case of a Regional Authority the appointees are selected by the Municipalities involved plus appointees of the Federal and Provincial Governments.

DUTIES:

To supervise and operate all Public Housing Projects (Senior Citizen and Family Units) constructed under Sections 40 or 43/44 of the National Housing Act as a trustee on behalf of the Partnership. There are presently 45 Housing Authorities established in the Province administering more than 9,896 units of public housing, being comprised of approximately 3,211 Family Units and 6,685 Senior Citizens Units.

FORM OF ASSISTANCE:

The operating deficits on Public Housing projects constructed under Section 40 of the National Housing Act are shared 75 per cent by the Federal Government and the remaining 25 per cent is shared between the Province of Nova Scotia and the relevant municipality. On projects constructed under Section 43/44 of the National Housing Act, the operating deficit is shared among the Federal Government, the province and the relevant municipality. The Federal Government contributes 50 per cent of the funding while the province and the municipality share the remaining 50 per cent.

PUBLIC HOUSING - FAMILY UNITS**RESPONSIBILITY:**

- Nova Scotia Department of Housing
- Canada Mortgage and Housing Corporation
- relevant municipality
- relevant Housing Authority

PURPOSE:

To provide suitable rental accommodation for families, who, because of their low incomes cannot obtain adequate housing.

IMPLEMENTATION PROCEDURE:

A project is initiated by a resolution, passed by the appropriate municipal council. When funding is available and if evidence of need and demand is demonstrated the Department of Housing places a project on its construction program.

Public Housing, for senior citizens and families, is financed through Section 40 of the National Housing Act. The Federal Government, through Canada Mortgage and Housing Corporation, provides 75 per cent of the capital cost and the Provincial Government provides the remainder.

ELIGIBILITY:

- (a) Eligibility is basically determined by family composition, income, present accommodation and residency.
- (b) Applicants must have resided in the relevant community for (12) consecutive months within the previous three years or, having been a former resident of the relevant municipality for a minimum of 60 months, can provide evidence on medical or compassionate grounds of eligibility.
- (c) Selection of tenants is carried out by the local Housing Authority based on a point scoring system.

PUBLIC HOUSING - FAMILY UNITS (Cont'd)**FORM OF ASSISTANCE:**

- (a) Self-contained units with stove and refrigerator.
- (b) Rent is based on a rent-to-income ratio and may vary from 16.7 per cent of family income to 25 per cent of family income, with appropriate reductions for services not provided and reduction for each child.
- (c) A grant in lieu of taxes paid to the municipality in order to help defray the municipality's share of the operating deficit.

APPLICATION PROCEDURE:

Applications or information may be obtained from the Housing Authority. To determine the relevant Housing Authority you may telephone the Department of Housing office serving your area.

PUBLIC HOUSING - SENIOR CITIZENS**RESPONSIBILITY:**

- Nova Scotia Department of Housing
- Canada Mortgage and Housing Corporation
- relevant municipality
- relevant Housing Authority

PURPOSE:

To provide affordable, comfortable living accommodations for senior citizens.

IMPLEMENTATION PROCEDURE:

A project is initiated by a resolution passed by the appropriate municipal council. When funding is available and if evidence of need and demand is demonstrated the Department of Housing places a project on its construction program.

Public Housing, for senior citizens and families, is financed through Section 40 of the National Housing Act. The Federal Government, through Canada Mortgage and Housing Corporation, provides 75 per cent of the Capital Cost and the Provincial Government provides the remainder.

ELIGIBILITY:

- (a) Must be 58 years of age or older, physically and mentally self-sufficient.
- (b) Must have been a resident in the particular community for twelve (12) consecutive months within the three years prior to applying or, having been a former resident of the relevant municipality for a minimum of 60 months, can provide evidence on medical or compassionate grounds of eligibility.
- (c) Priority is given to applicants in the lower income groups.

PUBLIC HOUSING - SENIOR CITIZENS (Cont'd)

FORM OF ASSISTANCE:

- (a) Tenants pay 16.7 percent to 25 per cent of their gross income.
- (b) Grants in lieu of taxes paid to the Municipality in order to help defray the Municipality's share of the operating deficit.
- (c) Units are self-contained bachelor or one-bedroom suites and some have been designed for handicapped tenants.

APPLICATION PROCEDURE:

Applications or information may be obtained from the Housing Authority in your area. To determine the relevant Housing Authority you may telephone the Department of Housing office in your area.

PUBLIC NON-PROFIT HOUSING**RESPONSIBILITY:**

- Nova Scotia Department of Housing
- Canada Mortgage and Housing Corporation
- Public Non-Profit Housing Group
- Relevant Municipality

PURPOSE:

To provide accommodation to those persons requiring special care due to physical or mental infirmities.

ELIGIBILITY:

Public Non-Profit Groups organized to represent and made up of Provincial or Municipal representatives (members of municipal councils, etc.) Public Non-Profit Groups work through the Nova Scotia Department of Housing.

FORM OF ASSISTANCE:

- (a) Financing is provided by the Municipal Finance Corporation and the loan must be guaranteed by the sponsoring municipal unit.
- (b) Canada Mortgage and Housing Corporation provides a subsidy, if required, in the form of a write-down on the interest rate on the loan from the current rate to 2 per cent.
- (c) Should the write-down not provide sufficient assistance the Province of Nova Scotia will share in the operating loss dollar for dollar with the municipality until the Provincial Share reaches a maximum of 12.5 per cent of the operating deficit or 25 per cent of the federal contribution, whichever is less. Any further deficit must be handled by the municipality.
- (d) Costs associated with the care portion of a project are covered by a daily rate, which is cost shared by the relevant Municipality and the Department of Social Services.

APPLICATION PROCEDURES:

The Public Non-Profit Group, after having been incorporated, advises the Department of Housing of the project they wish to undertake. Such projects may be new construction or the acquisition and conversion of existing units. The group must also indicate the "all in" cost of the project, the estimated revenue from rentals and the cost of operation.

Further details may be obtained from the Department of Housing office in your area.

SELF-HELP HOUSING PROGRAM**RESPONSIBILITY:**

Nova Scotia Department of Housing

PURPOSE:

To provide funds to lower and middle income families for the construction or purchase of new (never occupied) modest houses.

ELIGIBILITY:

1. Client

- (a) Maximum qualifying family income is \$33,000. Family income is defined as the total income of all family wage earners, not including Family Allowance.
- (b) Only two or more person households qualify.
- (c) Applicant's financial situation must be such that they can afford home ownership.

2. Dwelling

- (a) Must be new construction.
- (b) House plans will be approved under the following guidelines:
 - 1. Main floor area of bungalows and split entries cannot exceed 1,100 square feet in total.
 - 2. Main floor and upper floor area of a one and a half to two storey unit cannot exceed 1,360 square feet in total.
 - 3. Must be designed without non-essentials such as fireplaces and carports.

FORM OF ASSISTANCE:

- (a) Mortgages of up to \$57,000.
- (b) Loan amounts cannot exceed 95 per cent of estimated reproduction value of the unit.
- (c) Interest rate will be the Provincial Borrowing Rate plus one-half per cent for administration.
- (d) Interest rate will be fixed for the life of the Mortgage.
- (e) Maximum mortgage of 25 years.

APPLICATION PROCEDURE:

Contact the Department of Housing office serving your area.

SENIOR CITIZENS ASSISTANCE PROGRAM

- RESPONSIBILITY:** Nova Scotia Department of Housing
- PURPOSE:** To assist senior citizens wishing to remain in their own homes but who cannot afford to carry out the necessary repairs.
- ELIGIBILITY:**
1. Client
 - (a) Either spouse must be 65 years of age or over.
 - (b) Priority is given to applicants with a combined annual income of \$12,000 or less.
 - (c) Must own, be part owner or have a life interest and must reside in the dwelling for which the application was made.
 2. Dwelling
 - (a) Must be principal residence of applicant.
 - (b) Must be single family unit and may be detached, one unit of row housing, or mobile home.
- FORM OF ASSISTANCE:**
- (a) Forgivable loan of up to \$3,000.
 - (b) Loans secured by a loan agreement.
 - (c) Loans are forgiven at the rate of \$83.33 per month as long as the recipient continues to own and occupy the premises.
 - (d) If title is transferred the unforgiven balance becomes due and payable.
- APPLICATION PROCEDURE:** Contact the Department of Housing office serving your area.

SMALL LOANS ASSISTANCE PROGRAM**RESPONSIBILITY:**

Nova Scotia Department of Housing

PURPOSE:

To provide low interest loans up to \$5,000 for repairs, alterations or additions to single family homes, for completion or partial completion of a single family home and for the conversion of larger, single family homes into self-contained apartment units (maximum of 2 units).

ELIGIBILITY:**1. Client**

- (a) Must own and reside in the dwelling for which the application is made.
- (b) Must have an adjusted family income of less than \$17,000 per annum. (Gross family income less \$1,000 for a working spouse and \$500 for each dependent child).
- (c) Applicants must have a good credit rating.
- (d) Total housing indebtedness must not exceed 27 per cent of gross family income. (Principal, interest and taxes for housing related loans).

2. Dwelling

- (a) Must be principal residence of applicant.
- (b) Must be single family unit and may be detached, semi-detached, a mobile home or unit of row housing.
- (c) Total outstanding charges must not exceed 75 per cent of the property's appraised value.

FORM OF ASSISTANCE:

- (a) Loans available up to \$5,000.
- (b) Maximum term of loan is five years.
- (c) Interest Rate:
 - income less than \$12,000 - 8%
 - income less than \$14,000 - 10%
 - income less than \$17,000 - Provincial Borrowing Rate
- (d) Loans are secured by a first or second mortgage on the property.
- (e) If title to the property is transferred, the balance becomes due and payable.

APPLICATION PROCEDURE:

Contact the nearest office of the Department of Housing, serving your area.

PROVINCIAL HOUSING EMERGENCY REPAIR PROGRAM**RESPONSIBILITY:**

Nova Scotia Department of Housing

PURPOSE:

To provide assistance to individuals having restricted incomes who cannot afford to carry out the emergency repairs required to maintain their homes as habitable units.

ELIGIBILITY:

1. Client

- (a) Priority will be given to those having a combined income of less than \$6,000 per annum.
- (b) Must own, be part owner, or have a life interest and must occupy the dwelling.

2. Dwelling

- (a) Must be principal residence of applicant.
- (b) Must be single family unit and may be detached, semi-detached, a mobile home or one unit of row housing.
- (c) Only houses threatening the health and safety of the residents will be considered for this program.

FORM OF ASSISTANCE:

A one time only grant of up to \$2,500 for labour and materials.

APPLICATION PROCEDURE:

Contact the Department of Housing Office serving your area.

RURAL AND NATIVE HOUSING**RESPONSIBILITY:**

- Canada Mortgage and Housing Corporation is responsible for the Rural and Native Housing Program.
- The Department of Housing contributes to the maintenance of units that were built before 1984.

PURPOSE:

To provide assistance for low income families in rural areas of Nova Scotia to acquire adequate housing, either new construction or the acquisition and repair of an existing unit.

ELIGIBILITY:

1. Client

(a) Must reside in a community or area having a population of 2,500 or less.

(b) Priority is given to those persons having the poorest housing, the lowest income and the largest families.

2. Dwelling

(a) Single family units, either newly constructed or existing.

FORM OF ASSISTANCE:

Individual loans are made for private ownership of single family units and are repaid over 25 years. Payments are based on income and may vary from as low as \$22.00 per month to 25 per cent of family income. The maximum loan is \$56,500.

APPLICATION PROCEDURE:

Applications are made through the non-profit delivery group operating in the particular area. Applications are then forwarded to Canada Mortgage and Housing Corporation for approval.

LAND DEVELOPMENT PROGRAM**RESPONSIBILITY :**

Nova Scotia Department of Housing

PURPOSE:

To increase the supply of serviced land in Nova Scotia and to create well planned, new communities to meet the housing needs of Nova Scotians.

ELIGIBILITY:

1. Client

- (a) Members of the public.
- (b) Small and large builders.
- (c) Commercial and institutional developers.

2. Projects

- (a) The Department of Housing has an extensive program of land acquisition and development, creating entire new communities including all types of public and private housing and commercial and institutional areas.

FORM OF ASSISTANCE:

The Nova Scotia Department of Housing is responsible for the land acquisition, total project planning, land servicing, selling of the building sites and financing.

APPLICATION PROCEDURE:

Contact any of the Department of Housing Offices serving your area, or in the Halifax/Dartmouth metro area and in Sydney, the land assembly sales offices as listed on page 2.

ACCESS-A-HOME PROGRAM**RESPONSIBILITY:**

Nova Scotia Department of Housing

PURPOSE:

To assist persons or family members whose mobility is limited to wheelchairs.

ELIGIBILITY:

1. Client

- (a) Applicant or member of applicant's family must be limited to a wheelchair because of a long term disability.
- (b) Applicant must own, be part owner or have a life interest in, and must reside in the dwelling for which the application is made.

2. Dwelling

- (a) Must be principal residence of the applicant and the person limited to a wheelchair.
- (b) Must be single family unit and may be detached, semi-detached, a mobile home or one unit of row housing.
- (c) Must be an existing home.

3. Eligible work

- (a) Elimination of architectural barriers which restrict the use of a wheelchair.
- (b) Elimination of architectural barriers must be of a permanent nature.

FORM OF ASSISTANCE:

- (a) Participants with a gross family income of \$0 to \$15,000 per annum will receive a grant of 90 per cent of the first \$1,500 of approved work and materials in place, which grant shall not exceed \$1,350.00.
- (b) Participants with a gross family income of \$15,001 to \$30,000 per annum will receive a grant of 70 per cent of the first \$1,500 of approved work and materials in place, which grant shall not exceed \$1,050.00
- (c) Participants with a gross family income of above \$30,000 per annum will receive a grant of 50 per cent of the first \$1,500 of approved work and materials in place, which grant shall not exceed \$750.00.

APPLICATION PROCEDURE:

Contact the Department of Housing office serving in your area.

BRIDGE FINANCING FOR PRIVATE NON-PROFIT HOUSING CO-OPERATIVES

RESPONSIBILITY:	Nova Scotia Department of Housing
PURPOSE:	To provide Private Non-Profit Housing Co-operatives undertaking new construction projects with up to ten per cent of their approved capital cost as interim financing.
ELIGIBILITY:	Bona fide Private Non-Profit Housing Co-operatives who have not commenced construction of the project.
FORM OF ASSISTANCE:	Loans required by Private Non-Profit Housing Co-operatives for costs related to design, installation of sewer and water, legal services, etc. The interest rate to be charged on loans made is the provincial borrowing rate plus one-half per cent for administration purposes. Total repayment is due on either a predetermined date or 50 days after the building has been substantially completed depending which is earlier.
APPLICATION PROCEDURE:	Contact the Department of Housing office serving your area.

BUY-NOW BUILD LATER

- RESPONSIBILITY:** Nova Scotia Department of Housing
- PURPOSE:** To provide first-time home buyers with the opportunity to purchase an equity position in the land holdings of the Department before building a new home.
- ELIGIBILITY:**
- (a) Available to all persons with or without dependents who do not presently own a home.
 - (b) Not available to builders or developers.
 - (c) Applicant may purchase only one single family or semi-detached lot.
 - (d) Applies to designated Department - owned land in the province.
- FORM OF ASSISTANCE:**
- (a) The purchase price will be the Department's discounted cash price.
 - (b) The mortgage interest rate will be the Provincial Borrowing Rate not to exceed 14 per cent.
 - (c) The mortgage may be paid out without penalty at any time during the term of the mortgage.
 - (d) Construction start time will not be specified.
- APPLICATION PROCEDURE:** Contact the Department of Housing office serving in your area.